



Australia & New Zealand Banking Group Limited
(ABN 11 005 357 522)

ANZ Residential Covered Bond Trust - Monthly Investor Report

Collection Period End Date:	31 December 2020
Determination Date:	20 January 2021
Trust Payment Date:	22 January 2021
Date of Report:	22 January 2021

Note: In this Investor Report, the ACT and Strat tables are calculated based on Pool Composition as at the Trust Payment Date & Loan Balances as at Collection Period End Date.

Issuer:	Australia and New Zealand Banking Group Limited
Trustee / Covered Bond Guarantor:	Perpetual Corporate Trust Limited
Security Trustee:	P.T. Limited
Bond Trustee:	DB Trustees (Hong Kong) Limited
Servicer:	Australia and New Zealand Banking Group Limited
Trust Manager:	ANZ Capel Court Ltd
Asset Monitor:	KPMG

Ratings Overview	Moody's	Fitch
ANZ Short Term Senior Unsecured Rating	P1 (stable)	F1 (stable)
ANZ Long Term Senior Unsecured Rating	Aa3 (stable)	A+ (negative)
Covered Bond Rating	Aaa	AAA

Compliance Tests	
Asset Coverage Test	Pass
Issuer Event of Default	No
Covered Bond Guarantor Event of Default	No
Interest Rate Shortfall Test	N/A
Yield Shortfall Test	N/A
Pre-Maturity Test	Pass

Asset Coverage Test as at 22 January 2021		
Calculation of Adjusted Aggregate Receivable Amount		
A	The lower of:	
	(i) Aggregate LVR Adjusted Receivable Amount	\$17,104,969,765
	(ii) Aggregate Asset Percentage Adjusted Receivable Balance Amount	\$15,533,182,134
		\$15,533,182,134
B	Aggregate Amount of any Proceeds of any Term Advances and/or any Demand Loan Advances which have not been applied (held in GIC Account):	\$0
C	Aggregate Principal Balance of any Substitution Assets and Authorised Investments:	\$0
D	Aggregate Receivable Principal Receipts standing to the credit of GIC Account and not applied in accordance with the Cashflow Allocation Methodology:	\$0
E	The sum of Balance of the Pre-Maturity Ledger and Remaining Available Principal Receipts held in the GIC Account via Supplemental Deed 16.4:	\$700,020,067*
Z	Negative carry adjustment:	\$0
Adjusted Aggregate Receivable Amount		
	(A+B+C+D+E)-Z	\$16,233,202,201
Results of Asset Coverage Test		
	Adjusted Aggregate Receivable Amount (AARA):	\$16,233,202,201
	AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds:	\$10,095,085,908
	ACT is Satisfied, i.e. AARA >= AUD Equivalent of the Aggregate Principal Amount Outstanding of the Covered Bonds?	Yes
	Asset Percentage:	90.50%
	Contractual Overcollateralisation:	110.50%
	Total Overcollateralisation:	176.95%

Note: Terms used in this table have the meaning given to them in Schedule 2 of the Supplemental Deed dated November 2011 between, among others, the Covered Bond Guarantor, the Trust Manager and ANZ, as described in the applicable disclosure document. For the purposes of calculating this ACT, Current Principal Balance of the Purchased Receivables are as at the end of the Collection Period and the pool composition is as at the current Trust Payment Date (net of purchase and repurchase activities).

*Balance includes Reserve Fund Required Amount of \$109,789,020.15

Summary as at 22 January 2021

Bond Issuance

Bonds	Issue Date	Principal Balance	Principal Balance (AUD Equiv.)	Exchange Rate	Coupon Frequency	Coupon Rate
Series 2012-1	24 Jan 2012	NOK 2,000,000,000	\$326,614,975	6.1234	Annual	5.00%
Series 2012-2	18 Jan 2012	EUR 1,000,000,000	\$1,243,836,954	0.8040	Annual	3.63%
Series 2013-3	19 Jul 2013	EUR 150,000,000	\$212,198,745	0.7069	Annual	2.77%
Series 2013-4	16 Aug 2013	AUD 700,000,000	\$700,000,000	1.0000	Semi-Annual	5.00%
Series 2014-1	16 Jan 2014	EUR 1,250,000,000	\$1,916,525,901	0.6522	Annual	2.50%
Series 2014-2	29 Apr 2014	EUR 130,000,000	\$192,197,978	0.6764	Annual	2.13%
Series 2015-2	26 Aug 2015	EUR 151,500,000	\$227,972,411	0.6646	Annual	1.47%
Series 2016-1	22 Jan 2016	EUR 180,000,000	\$280,950,933	0.6407	Annual	1.72%
Series 2016-3	22 Nov 2016	EUR 750,000,000	\$1,071,485,411	0.7000	Annual	0.45%
Series 2017-1	09 Mar 2017	EUR 230,000,000	\$318,120,192	0.7230	Annual	1.44%
Series 2017-2	15 May 2017	EUR 205,000,000	\$304,033,415	0.6743	Annual	1.52%
Series 2018-1	29 Nov 2018	EUR 1,250,000,000	\$1,970,614,641	0.6343	Annual	0.25%
Series 2019-1	24 Jan 2019	GBP 750,000,000	\$1,330,534,351	0.5637	Quarterly	1.14%
Total	-	-	\$10,095,085,908	-	-	-

Bonds	Contingent Covered Bond Swap Provider	ISIN	Listing	Note Type	Final Maturity Date	Extended Due for Payment Date
Series 2012-1	ANZ	XS0730566329	LSE	Hard Bullet	24 Jan 2022	N/A
Series 2012-2	ANZ	XS0731129234	LSE	Hard Bullet	18 Jul 2022	N/A
Series 2013-3	ANZ	XS0953107025	LSE	Soft Bullet	19 Jan 2029	22 Jan 2030
Series 2013-4	ANZ	AU3CB0212322	Not Listed	Soft Bullet	16 Aug 2023	16 Aug 2024
Series 2014-1	ANZ	XS1014018045	LSE	Soft Bullet	16 Jan 2024	16 Jan 2025
Series 2014-2	ANZ	TBA	Not Listed	Soft Bullet	29 Apr 2026	29 Apr 2027
Series 2015-2	ANZ	XS1280773679	LSE	Soft bullet	26 Aug 2031	26 Aug 2032
Series 2016-1	ANZ	XS1346839373	LSE	Soft Bullet	22 Jan 2036	22 Jan 2037
Series 2016-3	ANZ	XS1523136247	LSE	Soft Bullet	22 Nov 2023	22 Nov 2024
Series 2017-1	ANZ	XS1576701665	LSE	Soft Bullet	09 Mar 2037	09 Mar 2038
Series 2017-2	ANZ	XS1611856805	LSE	Soft Bullet	15 May 2037	15 May 2038
Series 2018-1	ANZ	1916387431 / 1916387	LSE	Soft Bullet	29 Nov 2022	29 Nov 2023
Series 2019-1	ANZ	XS1937637236	LSE	Soft Bullet	24 Jan 2022	24 Jan 2023

Funding Summary (AUD)

	Nominal Value	%
Intercompany Loan	\$ 10,095,085,908	100.00%
Subordinated Demand Loan*	\$ 7,768,632,180	76.95%
Senior Demand Loan	\$ -	-
Total Funding	\$ 17,863,718,088	

*\$6,708,952,469 of the Subordinated Demand Loan represents collateralisation above the current minimum requirement and is therefore transferable into the senior demand loan at ANZ's discretion.

Pool Summary

Portfolio Cut-off Date	31 Dec 2020
Current Aggregate Principal Balance (AUD)	\$ 17,163,698,020
Number of Loans (Unconsolidated)	66,277
Number of Loans (Consolidated)	55,829
Average Loan Size (Consolidated)	\$ 307,433
Maximum Loan Balance (Consolidated)	\$ 1,999,890
Weighted Average Consolidated Current Loan to Value Ratio (LVR)	60.26%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)	57.59%
Weighted Average Interest Rate	3.14%
Weighted Average Seasoning (Months)	55.00
Weighted Average Remaining Term (Months)	294.92

Pool Summary - (Subset 1: Loans with LRHs due to Covid-19)

Current Aggregate Principal Balance (AUD)	\$	142,485,759
Percentage Deferrals by Balance		0.83%
Number of Loans Deferred (Unconsolidated)		367
Number of Loans Deferred (Consolidated)		302
Percentage Deferrals by Number (Consolidated)		0.54%
Average Loan Size (Consolidated)	\$	471,807
Maximum Loan Balance (Consolidated)	\$	1,903,619
Weighted Average Consolidated Current Loan to Value Ratio (LVR)		69.72%
Weighted Average Consolidated Current Indexed Loan to Value Ratio (LVR)		66.17%
Weighted Average Interest Rate		3.22%
Weighted Average Seasoning (Months)		54.50
Weighted Average Remaining Term (Months)		298.28

Note: Values reflected in the individual line items on some of the stratification tables may not always sum to the totals noted in those stratification tables due to rounding of values at the individual line item levels. From 02 Nov 2020 onwards, this stratification table only provides an overview of all 'approved' Covid-19 related loan repayment holidays outstanding as at the reporting date.

Prepayment Information*

	1 Month	3 Month	12 Month	Cumulative
Prepayment History (CPR)	20.93%	20.31%	23.92%	19.03%
Prepayment History (SMM)	1.94%	1.87%	2.25%	1.74%

*CPR is Constant Prepayment Rate; SMM is Single Monthly Mortality.

Mortgage Pool by Unconsolidated Original Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	18,945	28.58%	\$ 2,724,636,056	15.87%
> 40.00% up to and including 45.00%	3,356	5.06%	\$ 782,541,278	4.56%
> 45.00% up to and including 50.00%	3,640	5.49%	\$ 928,901,634	5.41%
> 50.00% up to and including 55.00%	3,544	5.35%	\$ 976,659,326	5.69%
> 55.00% up to and including 60.00%	3,846	5.80%	\$ 1,121,343,873	6.53%
> 60.00% up to and including 65.00%	3,912	5.90%	\$ 1,165,233,524	6.79%
> 65.00% up to and including 70.00%	4,642	7.00%	\$ 1,408,686,170	8.21%
> 70.00% up to and including 75.00%	4,547	6.86%	\$ 1,437,614,020	8.38%
> 75.00% up to and including 80.00%	15,248	23.01%	\$ 5,187,421,607	30.22%
> 80.00% up to and including 85.00%	1,598	2.41%	\$ 508,567,351	2.96%
> 85.00% up to and including 90.00%	2,811	4.24%	\$ 866,734,500	5.05%
> 90.00% up to and including 95.00%	122	0.18%	\$ 36,167,969	0.21%
> 95.00% up to and including 100.00%	66	0.10%	\$ 19,190,712	0.11%
> 100.00%				
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Consolidated Current Loan to Value Ratio (LVR)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	17,505	31.35%	\$ 2,454,670,000	14.30%
> 40.00% up to and including 45.00%	3,074	5.51%	\$ 868,835,903	5.06%
> 45.00% up to and including 50.00%	3,360	6.02%	\$ 1,064,070,593	6.20%
> 50.00% up to and including 55.00%	3,690	6.61%	\$ 1,234,304,173	7.19%
> 55.00% up to and including 60.00%	4,074	7.30%	\$ 1,460,918,259	8.51%
> 60.00% up to and including 65.00%	4,579	8.20%	\$ 1,723,709,325	10.04%
> 65.00% up to and including 70.00%	5,258	9.42%	\$ 2,081,215,339	12.13%
> 70.00% up to and including 75.00%	5,848	10.47%	\$ 2,434,815,185	14.19%
> 75.00% up to and including 80.00%	6,324	11.33%	\$ 2,952,440,714	17.20%
> 80.00% up to and including 85.00%	1,956	3.50%	\$ 818,863,677	4.77%
> 85.00% up to and including 90.00%	156	0.28%	\$ 68,066,209	0.40%
> 90.00% up to and including 95.00%	5	0.01%	\$ 1,788,643	0.01%
> 95.00% up to and including 100.00%				
> 100.00%				
Total	55,829	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Consolidated Current Indexed Loan to Value Ratio (LVR)*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 40.00%	19,950	35.73%	\$ 3,164,578,889	18.44%
> 40.00% up to and including 45.00%	3,372	6.04%	\$ 1,029,552,246	6.00%
> 45.00% up to and including 50.00%	3,612	6.47%	\$ 1,201,502,249	7.00%
> 50.00% up to and including 55.00%	4,019	7.20%	\$ 1,425,272,164	8.30%
> 55.00% up to and including 60.00%	4,198	7.52%	\$ 1,565,137,941	9.12%
> 60.00% up to and including 65.00%	4,396	7.87%	\$ 1,695,177,415	9.88%
> 65.00% up to and including 70.00%	4,651	8.33%	\$ 1,903,607,570	11.09%
> 70.00% up to and including 75.00%	4,832	8.66%	\$ 2,093,500,439	12.20%
> 75.00% up to and including 80.00%	4,053	7.26%	\$ 1,839,155,413	10.72%
> 80.00% up to and including 85.00%	1,823	3.27%	\$ 851,863,337	4.96%
> 85.00% up to and including 90.00%	653	1.17%	\$ 283,386,130	1.65%
> 90.00% up to and including 95.00%	269	0.48%	\$ 110,865,525	0.65%
> 95.00% up to and including 100.00%	1	0.00%	\$ 98,701	0.00%
> 100.00%				
Total	55,829	100.00%	\$ 17,163,698,020	100.00%

* Unless otherwise stated, LVRs reported in the table above have been based on quarterly data provided by RP Data using the hedonic index values as at the latest Property Index available to the Trust Manager on each Determination Date falling in March, June, September and December. For further information please refer to Schedule 2 of the Supplemental Deed, as described in the applicable disclosure document.

Mortgage Pool by Mortgage Loan Interest Rate

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3.00%	27,665	41.74%	\$ 8,285,496,209	48.27%
> 3.00% up to and including 3.25%	12,102	18.26%	\$ 3,061,211,807	17.84%
> 3.25% up to and including 3.50%	7,011	10.58%	\$ 2,032,924,256	11.84%
> 3.50% up to and including 3.75%	12,347	18.63%	\$ 2,215,932,921	12.91%
> 3.75% up to and including 4.00%	3,094	4.67%	\$ 727,621,199	4.24%
> 4.00% up to and including 4.25%	1,870	2.82%	\$ 493,576,822	2.88%
> 4.25% up to and including 4.50%	1,664	2.51%	\$ 215,444,380	1.26%
> 4.50% up to and including 4.75%	209	0.32%	\$ 59,137,773	0.34%
> 4.75% up to and including 5.00%	288	0.43%	\$ 64,481,403	0.38%
> 5.00% up to and including 5.25%	25	0.04%	\$ 7,237,363	0.04%
> 5.25% up to and including 5.50%				
> 5.50% up to and including 5.75%				
> 5.75% up to and including 6.00%				
> 6.00% up to and including 6.25%				
> 6.25% up to and including 6.50%				
> 6.50% up to and including 6.75%				
> 6.75% up to and including 7.00%				
> 7.00% up to and including 7.25%				
> 7.25% up to and including 7.50%				
> 7.50% up to and including 7.75%	2	0.00%	\$ 633,889	0.00%
> 7.75% up to and including 8.00%				
> 8.00% up to and including 8.25%				
> 8.25% up to and including 8.50%				
> 8.50%				
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Interest Option

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
<= 1 Year Fixed	2,902	4.38%	\$ 987,693,534	5.75%
<= 2 Year Fixed	3,229	4.87%	\$ 1,108,717,265	6.46%
<= 3 Year Fixed	1,243	1.88%	\$ 421,000,396	2.45%
<= 4 Year Fixed	34	0.05%	\$ 7,682,803	0.04%
<= 5 Year Fixed	112	0.17%	\$ 32,133,972	0.19%
> 5 Year Fixed				
Total Fixed Rate	7,520	11.35%	\$ 2,557,227,970	14.90%
Total Variable Rate	58,757	88.65%	\$ 14,606,470,050	85.10%
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Consolidated Loan Balance

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including \$100,000	9,475	16.97%	\$ 452,371,359	2.64%
> \$100,000 up to and including \$200,000	11,063	19.82%	\$ 1,682,370,455	9.80%
> \$200,000 up to and including \$300,000	12,265	21.97%	\$ 3,066,075,931	17.86%
> \$300,000 up to and including \$400,000	9,301	16.66%	\$ 3,222,207,434	18.77%
> \$400,000 up to and including \$500,000	5,446	9.75%	\$ 2,429,609,755	14.16%
> \$500,000 up to and including \$600,000	3,004	5.38%	\$ 1,638,463,901	9.55%
> \$600,000 up to and including \$700,000	1,654	2.96%	\$ 1,068,810,553	6.23%
> \$700,000 up to and including \$800,000	1,036	1.86%	\$ 772,847,230	4.50%
> \$800,000 up to and including \$900,000	634	1.14%	\$ 537,849,853	3.13%
> \$900,000 up to and including \$1.00m	548	0.98%	\$ 520,431,529	3.03%
> \$1.00m up to and including \$1.25m	856	1.53%	\$ 951,559,847	5.54%
> \$1.25m up to and including \$1.50m	321	0.57%	\$ 436,208,041	2.54%
> \$1.50m up to and including \$1.75m	146	0.26%	\$ 236,090,772	1.38%
> \$1.75m up to and including \$2.00m	80	0.14%	\$ 148,801,360	0.87%
> \$2.00m				
Total	55,829	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Geographic Distribution

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT	18,373	27.72%	\$ 5,761,364,256	33.57%
VIC	19,273	29.08%	\$ 5,227,636,518	30.46%
TAS	2,009	3.03%	\$ 319,944,506	1.86%
QLD	13,065	19.71%	\$ 2,904,397,563	16.92%
SA	5,715	8.62%	\$ 1,080,105,172	6.29%
WA	7,379	11.13%	\$ 1,756,711,562	10.24%
NT	463	0.70%	\$ 113,538,443	0.66%
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Metro	44,247	66.76%	\$ 12,926,397,281	75.31%
Non Metro	22,030	33.24%	\$ 4,237,300,740	24.69%
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by State and Region

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
NSW / ACT - Metro	12,005	18.11%	\$ 4,410,886,357	25.70%
NSW / ACT - Non Metro	6,368	9.61%	\$ 1,350,477,899	7.87%
VIC - Metro	14,718	22.21%	\$ 4,417,049,440	25.73%
VIC - Non Metro	4,555	6.87%	\$ 810,587,078	4.72%
TAS - Metro	940	1.42%	\$ 165,833,848	0.97%
TAS - Non Metro	1,069	1.61%	\$ 154,110,658	0.90%
QLD - Metro	6,089	9.19%	\$ 1,498,169,422	8.73%
QLD - Non Metro	6,976	10.53%	\$ 1,406,228,141	8.19%
SA - Metro	3,877	5.85%	\$ 808,349,346	4.71%
SA - Non Metro	1,838	2.77%	\$ 271,755,825	1.58%
WA - Metro	6,345	9.57%	\$ 1,556,840,680	9.07%
WA - Non Metro	1,034	1.56%	\$ 199,870,882	1.16%
NT - Metro	273	0.41%	\$ 69,268,187	0.40%
NT - Non Metro	190	0.29%	\$ 44,270,255	0.26%
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Top 20 Postcodes*

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
3977 (Botanic Ridge, VIC)	455	0.69%	\$ 117,093,673	0.68%
3029 (Hoppers Crossing, VIC)	389	0.59%	\$ 97,728,550	0.57%
3030 (Cocoroc, VIC)	359	0.54%	\$ 97,518,968	0.57%
3064 (Craigieburn, VIC)	377	0.57%	\$ 97,362,311	0.57%
2155 (Beaumont Hills, NSW)	218	0.33%	\$ 80,638,669	0.47%
2170 (Casula, NSW)	269	0.41%	\$ 73,991,618	0.43%
2153 (Baulkham Hills, NSW)	149	0.22%	\$ 64,619,861	0.38%
3150 (Brandon Park, VIC)	140	0.21%	\$ 60,622,496	0.35%
6164 (Atwell, WA)	247	0.37%	\$ 60,386,175	0.35%
2570 (Belimbla Park, NSW)	177	0.27%	\$ 59,050,609	0.34%
4740 (Alexandra, QLD)	271	0.41%	\$ 57,987,966	0.34%
3810 (Pakenham, VIC)	224	0.34%	\$ 57,577,112	0.34%
6210 (Coodanup, WA)	274	0.41%	\$ 55,655,329	0.32%
6065 (Ashby, WA)	225	0.34%	\$ 54,018,686	0.31%
2145 (Constitution Hill, NSW)	181	0.27%	\$ 52,114,921	0.30%
2560 (Airds, NSW)	207	0.31%	\$ 52,086,473	0.30%
3023 (Burnside, VIC)	222	0.33%	\$ 51,938,676	0.30%
3805 (Fountain Gate, VIC)	196	0.30%	\$ 50,408,868	0.29%
4209 (Coomera, QLD)	178	0.27%	\$ 50,229,466	0.29%
2250 (Bucketty, NSW)	204	0.31%	\$ 49,714,852	0.29%
Total	4,962	7.49%	\$ 1,340,745,278	7.81%

*The suburb name assigned to a certain postcode is the first locality name (sorted in alphabetical ascending order) included in the Australia Post postcode list.

Mortgage Pool by Top 20 Statistical Areas (Level 3)

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
21305 (Wyndham, VIC)	902	1.36%	\$ 236,803,838	1.38%
11703 (Sydney Inner City, NSW)	534	0.81%	\$ 233,572,025	1.36%
21203 (Casey - South, VIC)	784	1.18%	\$ 204,847,957	1.19%
20904 (Whittlesea - Wallan, VIC)	802	1.21%	\$ 200,137,438	1.17%
20701 (Boroondara, VIC)	392	0.59%	\$ 196,593,294	1.15%
21304 (Melton - Bacchus Marsh, VIC)	764	1.15%	\$ 175,808,062	1.02%
20604 (Melbourne City, VIC)	556	0.84%	\$ 174,836,349	1.02%
50502 (Stirling, WA)	621	0.94%	\$ 171,137,645	1.00%
21205 (Monash, VIC)	441	0.67%	\$ 170,253,901	0.99%
12103 (Ku-ring-gai, NSW)	266	0.40%	\$ 167,653,081	0.98%
21005 (Tullamarine - Broadmeadows, VIC)	655	0.99%	\$ 167,440,801	0.98%
20802 (Glen Eira, VIC)	404	0.61%	\$ 163,230,268	0.95%
21402 (Morrington Peninsula, VIC)	506	0.76%	\$ 148,657,038	0.87%
21101 (Knox, VIC)	523	0.79%	\$ 147,608,183	0.86%
11501 (Baulkham Hills, NSW)	327	0.49%	\$ 146,831,339	0.86%
12003 (Strathfield - Burwood - Ashfield, NSW)	320	0.48%	\$ 140,797,532	0.82%
50503 (Wanneroo, WA)	634	0.96%	\$ 140,344,961	0.82%
12602 (Ryde - Hunters Hill, NSW)	324	0.49%	\$ 137,708,182	0.80%
21202 (Casey - North, VIC)	524	0.79%	\$ 136,400,225	0.79%
20302 (Geelong, VIC)	596	0.90%	\$ 132,517,533	0.77%
Total	10,875	16.41%	\$ 3,393,179,653	19.77%

Mortgage Pool by Payment Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
P&I	63,154	95.29%	\$ 15,884,254,427	92.55%
Interest Only	3,123	4.71%	\$ 1,279,443,593	7.45%
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Documentation Type

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Full Doc Loans	66,277	100.00%	\$ 17,163,698,020	100.00%
Low Doc Loans				
No Doc Loans				
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Remaining Interest Only Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Amortising Loans	63,154	95.29%	\$ 15,884,254,427	92.55%
Interest Only Loans : > 0 up to and including 1 years	1,336	2.02%	\$ 561,504,209	3.27%
Interest Only Loans : > 1 up to and including 2 years	784	1.18%	\$ 338,906,276	1.97%
Interest Only Loans : > 2 up to and including 3 years	401	0.61%	\$ 159,817,580	0.93%
Interest Only Loans : > 3 up to and including 4 years	230	0.35%	\$ 80,233,745	0.47%
Interest Only Loans : > 4 up to and including 5 years	282	0.43%	\$ 105,176,236	0.61%
Interest Only Loans : > 5 up to and including 6 years	51	0.08%	\$ 19,642,235	0.11%
Interest Only Loans : > 6 up to and including 7 years	20	0.03%	\$ 5,810,553	0.03%
Interest Only Loans : > 7 up to and including 8 years				
Interest Only Loans : > 8 up to and including 9 years	9	0.01%	\$ 3,715,130	0.02%
Interest Only Loans : > 9 up to and including 10 years	10	0.02%	\$ 4,637,630	0.03%
Interest Only Loans : > 10 years				
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Occupancy Status

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Owner Occupied (Full Recourse)	51,154	77.18%	\$ 12,761,055,823	74.35%
Residential Investment (Full Recourse)	15,123	22.82%	\$ 4,402,642,197	25.65%
Residential Investment (Limited Recourse)				
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Loan Purpose

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Alterations to existing dwelling	1,611	2.43%	\$ 250,845,557	1.46%
Business / Commercial / Investment				
Construction of a dwelling (construction completed)	2,781	4.20%	\$ 753,492,966	4.39%
Purchase of established dwelling	19,286	29.10%	\$ 5,203,850,486	30.32%
Purchase of new erected dwelling	2,229	3.36%	\$ 612,969,506	3.57%
Refinancing existing debt from another lender	13,994	21.11%	\$ 3,903,904,928	22.75%
Refinancing existing debt with ANZ	14,221	21.46%	\$ 3,458,107,440	20.15%
Other	12,155	18.34%	\$ 2,980,527,137	17.37%
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Loan Seasoning

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 3 months	555	0.84%	\$ 187,173,860	1.09%
> 3 up to and including 6 months	1,805	2.72%	\$ 541,953,809	3.16%
> 6 up to and including 9 months	1,996	3.01%	\$ 664,707,695	3.87%
> 9 up to and including 12 months	544	0.82%	\$ 185,352,204	1.08%
> 12 up to and including 15 months	1,133	1.71%	\$ 376,730,654	2.19%
> 15 up to and including 18 months	1,549	2.34%	\$ 470,351,449	2.74%
> 18 up to and including 21 months	1,014	1.53%	\$ 294,414,873	1.72%
> 21 up to and including 24 months	1,091	1.65%	\$ 351,689,273	2.05%
> 24 up to and including 27 months	1,668	2.52%	\$ 568,494,242	3.31%
> 27 up to and including 30 months	1,236	1.86%	\$ 378,120,427	2.20%
> 30 up to and including 33 months	1,023	1.54%	\$ 288,591,496	1.68%
> 33 up to and including 36 months	1,242	1.87%	\$ 363,602,984	2.12%
> 36 up to and including 48 months	7,484	11.29%	\$ 2,260,537,199	13.17%
> 48 up to and including 60 months	11,616	17.53%	\$ 3,237,016,401	18.86%
> 60 up to and including 72 months	10,436	15.75%	\$ 2,720,810,837	15.85%
> 72 up to and including 84 months	6,308	9.52%	\$ 1,444,036,010	8.41%
> 84 up to and including 96 months	5,458	8.24%	\$ 1,098,209,639	6.40%
> 96 up to and including 108 months	4,725	7.13%	\$ 860,559,611	5.01%
> 108 up to and including 120 months	2,701	4.08%	\$ 444,327,687	2.59%
> 120 months	2,693	4.06%	\$ 427,017,669	2.49%
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Remaining Tenor

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
up to and including 1 year	42	0.06%	\$ 197,986	0.00%
> 1 up to and including 2 years	100	0.15%	\$ 1,155,748	0.01%
> 2 up to and including 3 years	139	0.21%	\$ 2,128,518	0.01%
> 3 up to and including 4 years	188	0.28%	\$ 4,795,839	0.03%
> 4 up to and including 5 years	214	0.32%	\$ 8,427,805	0.05%
> 5 up to and including 6 years	233	0.35%	\$ 8,744,975	0.05%
> 6 up to and including 7 years	238	0.36%	\$ 11,121,191	0.06%
> 7 up to and including 8 years	230	0.35%	\$ 11,916,025	0.07%
> 8 up to and including 9 years	244	0.37%	\$ 16,452,925	0.10%
> 9 up to and including 10 years	229	0.35%	\$ 19,465,732	0.11%
> 10 up to and including 15 years	2,216	3.34%	\$ 262,524,656	1.53%
> 15 up to and including 20 years	7,234	10.91%	\$ 1,279,206,834	7.45%
> 20 up to and including 25 years	27,714	41.82%	\$ 6,778,455,894	39.49%
> 25 up to and including 30 years	27,256	41.12%	\$ 8,759,103,894	51.03%
> 30 years				
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Delinquencies

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Current (0 days)	65,691	99.12%	\$ 16,964,227,211	98.84%
> 0 days up to and including 30 days	511	0.77%	\$ 171,360,117	1.00%
> 30 days up to and including 60 days	55	0.08%	\$ 19,048,344	0.11%
> 60 days up to and including 90 days	20	0.03%	\$ 9,062,348	0.05%
> 90 days up to and including 120 days				
> 120 days up to and including 150 days				
> 150 days up to and including 180 days				
> 180 days				
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Remaining Term on Fixed Rate Period

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Variable Rate Loans	58,757	88.65%	\$ 14,606,470,050	85.10%
Fixed Rate Loans : > 0 up to and including 3 months	756	1.14%	\$ 236,266,209	1.38%
Fixed Rate Loans : > 3 up to and including 6 months	749	1.13%	\$ 248,355,119	1.45%
Fixed Rate Loans : > 6 up to and including 9 months	711	1.07%	\$ 232,570,973	1.36%
Fixed Rate Loans : > 9 up to and including 12 months	686	1.04%	\$ 270,501,233	1.58%
Fixed Rate Loans : > 12 up to and including 15 months	617	0.93%	\$ 206,778,418	1.20%
Fixed Rate Loans : > 15 up to and including 18 months	1,483	2.24%	\$ 525,845,477	3.06%
Fixed Rate Loans : > 18 up to and including 21 months	706	1.07%	\$ 241,029,088	1.40%
Fixed Rate Loans : > 21 up to and including 24 months	423	0.64%	\$ 135,064,282	0.79%
Fixed Rate Loans : > 24 up to and including 27 months	135	0.20%	\$ 45,775,994	0.27%
Fixed Rate Loans : > 27 up to and including 30 months	397	0.60%	\$ 137,821,448	0.80%
Fixed Rate Loans : > 30 up to and including 33 months	408	0.62%	\$ 134,636,634	0.78%
Fixed Rate Loans : > 33 up to and including 36 months	303	0.46%	\$ 102,766,319	0.60%
Fixed Rate Loans : > 36 up to and including 48 months	34	0.05%	\$ 7,682,803	0.04%
Fixed Rate Loans : > 48 up to and including 60 months	112	0.17%	\$ 32,133,972	0.19%
Fixed Rate Loans : > 60 months				
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

Mortgage Pool by Payment Frequency

	Number of Loans	(%) Number of Loans	Balance Outstanding	(%) Balance Outstanding
Weekly	15,250	23.01%	\$ 3,200,064,356	18.64%
Fortnightly	21,006	31.69%	\$ 4,371,600,366	25.47%
Monthly	30,021	45.30%	\$ 9,592,033,298	55.89%
Other				
Total	66,277	100.00%	\$ 17,163,698,020	100.00%

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